PFPG PORTLAND FINANCIAL PLANNING GROUP, LLC

Comparison of Credentials

PORTLAND FINANCIAL PLANNING GROUP

Fee-Only Advisors

	NAPFA FP *(National Association of Personal Financial Advisors)*	**CFP** *(Certified Financial Planner)*	**CPA-PFS** *(Certified Public Accountant with Personal Financial Specialist designation)*	**ChFC** *(Chartered Financial Consultant, i.e. Insurance Brokers)*	**CFA** *(Money Managers/Financial Analysts)*	**Stock Brokers**
Fiduciary Duty	Yes	Voluntary	Yes	No	Yes	Retirement Accts Only
Compensation	Fee-only	Fees /Commissions	Fees / Commissions	Fees / Commissions	Fees	Fees / Commissions
FP Education Required	Yes	Yes	Not necessary	Not necessary	Not necessary	Not necessary
Continuing Education	60 hours every 2 years	30 hours every 2 years	60 points every 3 years	30 hours every 2 years	Voluntary 20 hours annually	No
Hands-on Experience	3 years	3 years	Yes	Yes	3-4 years	None required
FP Services	Comprehensive (involves all aspects of individual's personal financial planning)	Yes	As represented	As represented	Incidental	Incidental
Sell Financial Products	No	Maybe	Maybe	Yes	No	Yes